

Information to identify the case:		
Debtor 1:	Elva Salgado	Social Security number or ITIN: xxx-xx-9041
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter: 13 4/2/18
Case number:	18-16461-VFP	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Elva Salgado	
2. All other names used in the last 8 years	aka Elva L Salgado	
3. Address	632 Maple Avenue Elizabeth, NJ 07202	
4. Debtor's attorney Name and address	Antonio R. Espinosa Andril & Espinosa, LLC 534 Westfield Ave. Elizabeth, NJ 07208	Contact phone (908) 558-0100
5. Bankruptcy trustee Name and address	Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004	Contact phone 973-227-2840 www.magtrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 4/2/18

For more information, see page 2

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Elva Salgado
 Debtor

Case No. 18-16461-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 309I

Page 1 of 1
 Total Noticed: 16

Date Rcvd: Apr 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 04, 2018.

db +Elva Salgado, 632 Maple Avenue, Elizabeth, NJ 07202-2608
 517430124 +Ana Salgado, 642 So. Broad Street, Elizabeth, NJ 07202-2602
 517430127 +Bank of America, N.A., 4909 Savarese Circle, Tampa, FL 33634-2413
 517430129 +Juan Salgado, 642 So. Broad Street, Elizabeth, NJ 07202-2602
 517430130 KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108
 517430132 +Sidth/Cbna, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032
 517430135 +Wffnb Retail, P.O. Box 6600, Hagerstown, MD 21741-6600

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: Andespbk@gmail.com Apr 03 2018 00:51:13 Antonio R. Espinosa,
 Andril & Espinosa, LLC, 534 Westfield Ave., Elizabeth, NJ 07208
 tr +E-mail/Text: BNC@magtrustee.com Apr 03 2018 00:53:08 Marie-Ann Greenberg,
 Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 03 2018 00:52:14 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Apr 03 2018 00:52:12 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517430125 EDI: BANKAMER.COM Apr 03 2018 04:18:00 Bank Of America, P.O. Box 982238,
 El Paso, TX 79998
 517430128 +EDI: TSYS2.COM Apr 03 2018 04:23:00 Barclays Bank Delaware, P.O. Box 8803,
 Wilmington, DE 19899-8803
 517430131 +EDI: CBSKOHL.S.COM Apr 03 2018 04:18:00 Kohls/Capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 517430133 +EDI: RMSC.COM Apr 03 2018 04:18:00 Synch/Old Navydc, P.O. Box 965005,
 Orlando, FL 32896-5005
 517430134 +EDI: TFSR.COM Apr 03 2018 04:18:00 Toyota Motor Credit, P.O. Box 9786,
 Cedar Rapids, IA 52409-0004

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517430126* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, P.O. Box 982238, El Paso, TX 79998)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 04, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2018 at the address(es) listed below:
 NONE.

TOTAL: 0